

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 11-34012 – GFK

Rachel Beth Bromenschenkel
209 4th St NE
Sartell, MN 56377-1122

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-2432

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 10/4/11

Gregory F Kishel
United States Bankruptcy Judge

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| NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on October 4, 2011 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk |
|---|

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of Minnesota

In re:
 Rachel Beth Bromenschenkel
 Debtor

Case No. 11-34012-GFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-3

User: admin
 Form ID: 7dsc

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 Total Noticed: 32

Date Rcvd: Oct 05, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2011.

db Rachel Beth Bromenschenkel, 209 4th St NE, Sartell, MN 56377-1122
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 59409662 AMERICAN ACCOUNTS & ADVISERS, 7460 80TH ST S, COTTAGE GROVE, MN 55016-3007
 59409664 CBE GROUP, 1309 TECHNOLOGY PKWY, CEDAR FALLS, IA 50613-6976
 59409665 CENTRAL MN EMERGENCY PHYSICIANS, 1406 6TH AVE N, SAINT CLOUD, MN 56303-1901
 59409667 COLLECTION RESOURCES, PO BOX 2270, SAINT CLOUD, MN 56302-2270
 59409671 ELLINGSON PLUMBING & HEATING, PO BOX 157, FREEPORT, MN 56331-0157
 59409675 MESSERLI & KRAMER, 3033 CAMPUS DR STE 250, PLYMOUTH, MN 55441-2662
 59409676 MRS ASSOCIATES, 1930 OLNEY AVE, CHERRY HILL, NJ 08003-2016
 59409677 NATIONWIDE CREDIT INC., PO BOX 26314, LEHIGH VALLEY, PA 18002-6314
 59409678 PHOENIX MANAGEMENT SYSTEMS, PO BOX 3972, MINNEAPOLIS, MN 55403-0972
 59409682 +ST. CLOUD HOSPITAL, 1406 6TH AVE N, SAINT CLOUD, MN 56303-1901
 59409683 ST. CLOUD MEDICAL GROUP, 4544 COUNTY ROAD 134, SAINT CLOUD, MN 56303-4665
 59409684 SYNERGY CHIROPRACTIC, 2177 TROOP DR, SARTELL, MN 56377-4563
 59409686 THE ROSE LAW FIRM, PO BOX 5560, HOPKINS, MN 55343-0492
 59409687 US BANK HOME MORTGAGE, 17500 ROCKSIDE RD, BEDFORD, OH 44146-2099
 59409688 US DEPARTMENT OF EDUCATION, PO BOX 530260, ATLANTA, GA 30353-0260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Oct 05 2011 22:48:00 Minnesota Department of Revenue,
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
 smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Oct 05 2011 22:53:49 US Trustee,
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 59409663 EDI: AMEREXPR.COM Oct 05 2011 22:48:00 AMERICAN EXPRESS, PO BOX 297879,
 FORT LAUDERDALE, FL 33329-7879
 59409665 E-mail/Text: clarkj@centracare.com Oct 05 2011 22:54:06 CENTRAL MN EMERGENCY PHYSICIANS,
 1406 6TH AVE N, SAINT CLOUD, MN 56303-1901
 59409666 EDI: CHASE.COM Oct 05 2011 22:48:00 CHASE, PO BOX 94014, PALATINE, IL 60094-4014
 59409668 EDI: RCSDELL.COM Oct 05 2011 22:48:00 DELL FINANCIAL SERVICES, PO BOX 6403,
 CAROL STREAM, IL 60197-6403
 59409669 EDI: DISCOVER.COM Oct 05 2011 22:48:00 DISCOVER CARD, PO BOX 30395,
 SALT LAKE CITY, UT 84130-0395
 59409670 EDI: ESSIL.COM Oct 05 2011 22:48:00 DISH NETWORK, DEPT 0063, PALATINE, IL 60055-0001
 59409672 EDI: HFC.COM Oct 05 2011 22:48:00 HSBC, PO BOX 5253, CAROL STREAM, IL 60197-5253
 59409673 E-mail/Text: info@jawpc.net Oct 05 2011 22:53:59 LAW OFFICE OF JAMES A WEST P.C.,
 6380 ROGERDALE RD STE 130, HOUSTON, TX 77072-1647
 59409674 EDI: WFNBN.COM Oct 05 2011 22:48:00 MAURICES, PO BOX 659705, SAN ANTONIO, TX 78265-9705
 59409679 EDI: PRA.COM Oct 05 2011 22:48:00 PORTFOLIO RECOVERY ASSOCIATES, LLC, PO BOX 12914,
 NORFOLK, VA 23541-0914
 59409680 EDI: RMSC.COM Oct 05 2011 22:48:00 SAMS CLUB, PO BOX 530942, ATLANTA, GA 30353-0942
 59409681 EDI: NEXTEL.COM Oct 05 2011 22:48:00 SPRINT, PO BOX 4191, CAROL STREAM, IL 60197-4191
 59409685 EDI: WTRRN.BANK.COM Oct 05 2011 22:48:00 TARGET, PO BOX 59317, MINNEAPOLIS, MN 55459-0317
 59409689 EDI: WFFC.COM Oct 05 2011 22:48:00 WELLS FARGO EDUCATION FINANCIAL SERVICES, PO BOX 5185,
 SIOUX FALLS, SD 57117-5185

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0864-3

User: admin
Form ID: 7dsc

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.